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IN THE CLAIMS:

1. *(currently amended)* An efficient and secure method for using a mobile wireless terminal to pay for charges associated with services rendered by a merchant, the merchant including a wireless server for storing information regarding customer identification and identification of rendered services, the method comprising
receiving a service;
requesting, using the mobile wireless terminal, charges associated with said rendered services from the merchant wireless server;
receiving and displaying said charges on said mobile wireless terminal;
transmitting, using said mobile wireless terminal, a payment authorization request to a network bill payment service payment information;
upon receiving authorization from said network bill payment server, receiving and displaying authorized payment information on both said merchant wireless server and said mobile wireless terminal, the merchant thereby receiving payment without receiving payment account information associated with the user.
2. *(original)* The method of claim 1, wherein said steps of requesting and receiving are performed using short range wireless technology..
3. *(original)* The method of claim 1, wherein said steps of requesting, receiving and transmitting are performed using TCP/IP.
4. *cancelled.*
5. *(currently amended)* The method of claim 1 wherein said payment account information comprises a credit card number.
6. *(original)* The method of claim 1 wherein requesting said charges includes providing a user identifier.

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7. (original) The method of claim 6 wherein said user identifier is a table number.

8. (currently amended) The method of claim 1, further comprising: transmitting, to the bill payment server, information concerning the location of said mobile wireless terminal to determine the identity of the mobile wireless terminal and the proper merchant server.

9. - 19. *cancelled*.

20. (currently amended) A mobile wireless terminal comprising:
a memory device storing a program; and
a processor in communication with said memory device, said processor operative with said program to: request charges associated with a service received by a user of said mobile wireless terminal from a server associated with a service provider; receive and display said charges; transmit a payment authorization request to a third party bill payment server; and transmit receive payment approval information.

21. *cancelled*

22. A system to permit a user of a mobile wireless terminal to pay for charges associated with services rendered by a merchant, comprising:
a memory device storing a program; and
a processor in communication with said memory device, said processor operative with said program to: request charges associated with a service received by a user of said mobile wireless terminal from a server associated with a service provider; receive and display said charges; transmit a payment authorization request to a third party bill payment server; and transmit receive payment approval information.